

Information to identify the case:

Debtor 1	Edward F. Cooper	Social Security number or ITIN	xxx-xx-5298
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Judith A. Cooper	Social Security number or ITIN	xxx-xx-4353
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-34241-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward F. Cooper

Judith A. Cooper

3/24/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward F. Cooper
 Judith A. Cooper
 Debtors

Case No. 16-34241-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db/jdb	+Edward F. Cooper, Judith A. Cooper, 409 Springdale-Greendale Road, Newton, NJ 07860-6059
516561463	+Bayview Loan Servicing, LLC, PO Box 650091, Dallas, TX 75265-0091
516561464	+Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
516561473	+John Geraghty, 117 W. Shore Drive, Newton, NJ 07860-6603
516561476	+PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
516561475	+PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Mar 24 2017 19:52:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 24 2017 19:52:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516561460	+EDI: AMEREXPR.COM Mar 24 2017 19:28:00 American Express, PO Box 1270, Newark, NJ 07101-1270
516561461	+EDI: BANKAMER2.COM Mar 24 2017 19:28:00 Bank of America, PO Box 17054, Wilmington, DE 19850-7054
516561462	+EDI: TSYS2.COM Mar 24 2017 19:28:00 Barclay Bank Delaware, 700 Prides Xing, Newark, DE 19713-6102
516561465	+EDI: CAPITALONE.COM Mar 24 2017 19:28:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516561466	+EDI: CAPITALONE.COM Mar 24 2017 19:28:00 Capital One / L&T, PO Box 30253, Salt Lake City, UT 84130-0253
516561459	+EDI: CHASE.COM Mar 24 2017 19:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
516561467	+EDI: CITICORP.COM Mar 24 2017 19:28:00 Citi Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
516561468	+EDI: WFNNB.COM Mar 24 2017 19:28:00 Comenity Bank/TRWRDSV, PO Box 659450, San Antonio, TX 78265-9450
516561469	EDI: DISCOVER.COM Mar 24 2017 19:28:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850
516561471	EDI: HFC.COM Mar 24 2017 19:28:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
516561470	+EDI: CITICORP.COM Mar 24 2017 19:28:00 Home Depot / Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
516561472	EDI: IRS.COM Mar 24 2017 19:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516561474	E-mail/Text: camanagement@mtb.com Mar 24 2017 19:51:50 M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203
516561477	+EDI: RMSC.COM Mar 24 2017 19:28:00 Synchrony Bank - Amazon, Attn: Bankruptcy Dept., PO Box 965015, Orlando, FL 32896-5015
516561478	+EDI: RMSC.COM Mar 24 2017 19:28:00 Synchrony Bank - Lowes, Attn: Bankruptcy Dept., PO Box 965005, Orlando, FL 32896-5005
516561479	+EDI: RMSC.COM Mar 24 2017 19:28:00 Synchrony Bank - Wal Mart, PO Box 965024, Orlando, FL 32896-5024
516561480	+E-mail/Text: taxcollector@hamptontwp-nj.org Mar 24 2017 19:52:31 Township of Hampton Tax Collector, 1 Rumsey Way, Newton, NJ 07860-7059

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Mar 24, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Stephen B. McNally on behalf of Joint Debtor Judith A. Cooper steve@mcnallylawllc.com,
sue@mcnallylawllc.com
Stephen B. McNally on behalf of Debtor Edward F. Cooper steve@mcnallylawllc.com,
sue@mcnallylawllc.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5